IN THE CLAIMS

Please cancel claim 17

Please amend claims 1, 5, 6, 10, 11, 12, 16 and 20.

1. (Currently amended) An Automated Teller Machine, ATM, comprising:

~~a)~~ a user interface including means for identifying ~~a user~~ an account of a user remote from the ATM from account identification information provided by another user at the ATM on behalf of the user remote from the ATM;

~~b)~~ means for obtaining contact information which enables the ATM to contact a communications device associated with the user remote from the ATM; and

~~c)~~ contact means for establishing a link with the communications device to allow the user remote from the ATM to execute a transaction ~~to be executed~~ using the communications device.

2. (Previously presented) A terminal according to claim 1, wherein the means for obtaining contact information includes means for retrieving a telephone number of the communications device.

3. (Original) A terminal according to claim 1, wherein the contact means contacts the communications device directly.

4. (Original) A terminal according to claim 1, wherein the contact means requests a remote transceiver to establish a link with the communications device.

5. (Currently amended) An Automated Teller Machine, ATM, comprising:

a) a user interface including means for identifying ~~a user~~ an account of a user remote from the ATM, the identifying means including a card reader for reading a card of the user presented to the card reader by another user at the ATM;

b) means for obtaining telephone number for a telephone associated with the user remote from the ATM; and

c) contact means for establishing a link with the telephone to allow the user remote from the ATM to execute a transaction ~~to be executed~~ using the telephone.

6. (Currently amended) An automated teller machine (ATM) comprising:

a user interface including means for identifying an account of an ATM customer remote from the ATM from account identification information provided by a user at the ATM on behalf of the ATM customer remote from the ATM;

a) a cash dispenser for dispensing cash;

b) means for obtaining contact information which enables the ATM to contact a communications device associated with [an] the ATM customer remote from the ATM;

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c) means for establishing a link with the communications device based upon the obtained contact information to allow the ATM customer to enter an ATM transaction; and

d) means for controlling the cash dispenser to dispense cash to the user at the ATM when the entered ATM transaction requires cash to be dispensed.

7. (Original) An ATM according to claim 6, wherein the means for obtaining contact information includes means for retrieving data relating to a telephone number to be called to establish a link with the communications device associated with the ATM customer.

8. (Original) An ATM according to claim 6, wherein the contact means includes means for directly contacting the communications device associated with the ATM customer.

9. (Original) An ATM according to claim 6, wherein the contact means includes means for requesting a remote transceiver to establish a link with the communications device associated with the ATM customer.

10. (Currently amended) An automated teller machine (ATM) comprising:

a user interface including means for identifying an account of an ATM customer remote from the ATM, the

identifying means including a card reader for reading a card of the ATM customer presented to the card reader by a user at the ATM;

    a cash dispenser for dispensing cash;

    means for obtaining a telephone number for a telephone associated with [an] the ATM customer remote from the ATM;

    means for establishing a link with the telephone based upon the obtained telephone number to allow the ATM customer to enter an ATM transaction; and

    means for controlling the cash dispenser to dispense cash to the user at the ATM when the entered ATM transaction requires cash to be dispensed.

    11. (Currently amended) A system of Automated Teller Machines, ATMs, comprising:

    a) a host;

    b) a group of ATMs, each having a user interface including transaction entry means and means for identifying a user an account of a user remote from the ATM, the identifying means including a card reader for reading a card of the user presented to the card reader by another user at the ATM;

    c) means for obtaining contact information which enables an ATM to contact a communications device associated with the identified user remote from the ATM; and

~~d)~~ contact means for contacting the communications device to allow <u>the user remote from the ATM to execute</u> a transaction ~~to be executed~~ using the communications device.

12. (Currently amended) A method of operating an Automated Teller Machine, ATM, the method comprising the steps of:

(a) <u>receiving account identification information associated with an account of a user remote from the ATM, the account identification information presented by another user at the ATM on behalf of the user remote from the ATM;</u>

~~(a)~~ <u>(b)</u> identifying <u>the account of the</u> [a] user <u>remote from the ATM using the account identification information</u>;

~~(b)~~ <u>(c)</u> obtaining contact information which enables the ATM to contact a communications device associated with the ~~identified~~ user <u>remote from the ATM</u>; and

~~(c)~~ <u>(d)</u> establishing a telecommunications link with the communications device so that <u>the user remote from the ATM can execute</u> a transaction ~~may be executed~~ via the link.

13. (Currently amended) A method according to claim 12, wherein step ~~(b)~~ <u>(c)</u> includes the step of:
~~(b-1)~~ <u>(c-1)</u> retrieving a telephone number to be called to establish a telecommunications link with the communications device.

14. (Currently amended) A method according to claim 12, wherein step ~~(e)~~ (d) includes the step of:

~~(e-1)~~ (d-1) directly establishing a telecommunications link with the communications device.

15. (Currently amended) A method according to claim 12, wherein step ~~(e)~~ (d) includes the step of:

~~(e-1)~~ (d-1) requesting a remote transceiver to establish a telecommunications link with the communications device.

16. (Currently amended) A method of operating an automated teller machine (ATM), the method comprising the steps of:

(a) reading a card of an ATM customer remote from the ATM, the card presented by a user at the ATM;

~~(a)~~ (b) identifying an account of the ATM customer remote from the ATM ~~desiring to carry out an ATM transaction~~;

~~(b)~~ (c) obtaining contact information which enables the ATM to contact a communications device associated with the ~~identified~~ ATM customer remote from the ATM; and

~~(e)~~ (d) establishing a link with the communications device associated with the ATM customer remote from the ATM to allow the ATM customer to enter a ~~the desired~~ transaction.

17. (Cancelled)

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18. (Currently amended) A method according to claim 16, wherein step ~~(e)~~ (d) includes the step of:
~~(e-1)~~ (d-1) directly establishing the link with the communications device associated with the ATM customer.

19. (Currently amended) A method according to claim 16, wherein step ~~(e)~~ (d) includes the step of:
~~(e-1)~~ (d-1) requesting a remote transceiver to establish the link with the communications device associated with the ATM customer.

20. (Currently amended) ~~Method~~ A method according to claim ~~17~~ 16, ~~in which the a Personal Identification Number, PIN, to the ATM, and the second person does not~~ further comprising:
(e) receiving a Personal Identification Number, PIN, associated with the account and entered by the ATM customer from the communications device prior to allowing the ATM customer to enter the transaction.